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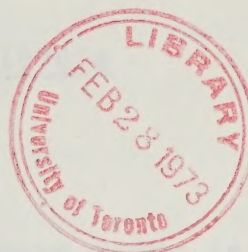
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HOUSING PROBLEMS OF THE 1970's

Speech by
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Canada

Conferences

SPEECH: HOUSING PROBLEMS OF THE 1970's

Introduction

Our purpose in meeting here today is to consider housing policies that will serve the people of Canada in the years ahead and to deal with some specific proposals for amending housing legislation.

I believe we should approach these subjects with a wider view -- one that includes, first of all, the problems which face us now and are likely to appear in the decade ahead. It should also include the national goals -- the aspirations of the Canadian people -- about their dwellings and their communities. It should also take into account the special needs and expectations of people in all parts of the country which are different, in important ways, from one region to another.

And finally, if we are to do our job well, we must begin to express, in concrete action, how these problems are to be solved, these goals achieved, and these needs fulfilled.


The fact that we are all here today, meeting in the national capital, I take to be an affirmation that we are prepared -- each in his own way, and in terms of his own responsibilities -- to share this

challenge. If we begin with this conviction -- that the expectation of Canadians to be well housed in a healthy and stimulating community can not be fulfilled by any one government, but only by all of us working together -- then, I believe this conference will be an important first step towards the achievement of our goals and the fulfillment of our responsibilities. If this spirit prevails, questions about ways and means and our respective roles are by no means insurmountable.

The Federal Government, which has a responsibility to all of the people of Canada, and which is charged, in the broadest sense, with the economic and social well-being of all Canadians and of the country itself, has a particular role to play in the area of housing and community planning.

Right to Housing

I recently stated in Parliament that it is the fundamental right of every Canadian to have access to good housing at a price he can afford. I said -- and I repeat here -- that housing is not simply an economic commodity to be bought and sold according to the vagaries of the market but a social right. I think that is the reasonable expectation of every Canadian and that Canadians look to their national government to see that they are dealt with equitably and that



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they have equal opportunities to share in the wealth of the nation -- no matter where they may live. National unity demands the fulfillment of these expectations.

The Federal Government will need and expect the co-operation of other governments in discharging these responsibilities but they can not be delegated away. In terms of its duty to the nation, the Federal Government, in the field of housing and community planning, has objectives and priorities which must constantly be kept in mind.

In the same way, the Federal Government recognizes that the provinces, in the same area, have particular responsibilities arising from the special needs and goals of their people, the geography, the culture and the character of their communities.

No less important than either federal or provincial concerns are the responsibilities of the municipalities in their own areas of jurisdiction.

The continued growth and development -- perhaps even the survival -- of Canada depends on the integration of national and regional and community goals and aspirations in a truly Canadian sense of purpose and direction.

As Minister of State for Urban Affairs -- with the responsibility for federal participation in housing and the co-ordination of federal programs affecting cities -- I am ready to join with you in creating the leadership that is required to arrive at a common understanding about where we are going and how we will work together.

The conference in which we are now engaged can be a beginning -- a first step towards a new working style in our approach to the problems we share. This is the first meeting of federal and provincial ministers concerned with housing to be held since 1968. In a rapidly changing society such as ours, we can not possibly maintain the kind of liaison we need, for the sharing of ideas and information, if we are to meet only at five-year intervals.

Municipal Participation

I had proposed to the provinces that they extend the invitation to the conference to their municipalities and I am particularly pleased to see a representation from some of the Canadian municipalities, among the provincial delegations. They have an important stake in all of the deliberations which will be held in the next two days and their contribution to the decisions we will be taking is critical one. I am very much aware that the courses of action which we choose -- whatever they may be -- will ultimately have their impact mainly in our cities and towns. Nothing that happens in the field of housing and community planning can truly have effect without the concurrence of municipal governments. If there has been some ambiguity about the role of municipalities in this conference, I sincerely hope that it can be resolved before we meet again.

COMMUNITIES

In considering the housing problems that face us in the 1970's, it seems to me we could think of them as four or five different kinds:

- * There are, first of all, the problems of the whole community -- the physical and social environment in which housing is built.

There are other problems concerned with housing itself --

- * the problem of availability, making sure there is enough housing, in enough variety, for the growing population,

- * the problem of accessibility, making sure that housing is within the income reach of people who need it,

- * and, the problem of housing quality, making sure that housing is not only sound, but that it continually reflects the advancements in design and technology.

- * Finally, it seems to me, there are the problems of planning for the future, mounting research programs to increase our knowledge, re-examining and adapting our institutions, and working out new styles of inter-governmental consultation and co-operation in the field of housing and community planning.

I would like particularly to stress the challenge of building communities -- because it is a goal we sometimes lose sight of, in our concern about houses. Communities are not just a multiplication of houses, with a quota of schools, an assortment of churches and a shopping plaza. A community is a living place that responds to the needs -- physical, social and cultural -- of the people who live in it. It should be a safe and healthy place. But it should be more. It should be stimulating, exciting, a tangible expression of the individual character and personality of its inhabitants. It should be a place which not only allows, but challenges, people to achieve the fullest possible personal development.

I feel this spirit abroad in urban Canada. Everywhere I see people rejecting the ordinary, mundane, worn-out notions of what a city should be -- and can be. I am encouraged by these trends and determined -- with the help of the provincial and municipal governments -- to support these ambitions, not only with financial resources but with all of the collective knowledge and imagination of the country. A community needs money to

survive and grow, but it can not be bought. It demands the skills of architects, engineers, builders and managers but, in the end, it is shaped and given life by its inhabitants.

The challenge before us is to preserve and improve our living places -- neighborhoods, villages and towns, and our great cities -- in the face of the rapidly accelerating trend to urbanization. If we needed a stimulus in rising to this challenge, we have before us the depressing example of many urban areas of North America and the world which have become virtually uninhabitable because of congestion, pollution and decay -- and all of the associated symptoms of crime, disease, poverty and the destruction of the human spirit. At the other end of the population shift -- in the rural areas -- is the threat of depopulation, abandonment and the disappearance of a style of life and a scale of values that is uniquely Canadian.

In Canada, we still have time to head-off this kind of future by intelligent, rational planning and a concerted national effort involving all of the governments and people in all walks of life. My ministry -- the Ministry of State for Urban Affairs --

was created out of the Federal Government's recognition of this necessity and this urgency and was assigned a leadership role in mustering our national resources to confront it.

The Neighbourhood

I am particularly interested in the idea of neighborhood -- perhaps a few blocks of a city or town in which people have a sense of belonging, a place where they feel at home. If the city is a bewildering and intimidating mass, the neighborhood is a familiar, manageable space. When it works well, it fulfills people's basic social needs, gives them assurance and a sense of personal identity. It is an important strand in the social and cultural fabric of the country.

I am concerned that many of these places across Canada are being destroyed or allowed to decay and die. Once they are gone, they can not easily be reconstructed and re-animated.

The Federal Government's contribution to the conservation and improvement of neighborhoods will be available to provinces and, through them to the municipalities, in the proposed Neighborhood Improvement program. It will provide resources for residential neighborhoods, occupied mainly by low-income people,

to halt the process of decay, to build social and recreational facilities, and -- equally important -- to provide support and encouragement to residents who are willing to plan and work for the survival of their community.

The City

On a broader scale, we are also concerned with the larger community, the city itself. The modern city is a place of almost infinite complexity. As it grows, problems multiply and each problem -- congestion, pollution, transportation, physical and social services, financial resources -- compounds the difficulty of keeping the whole complex under some sort of management control. It is becoming more and more evident that cities can not simply continue to grow and sprawl, gobbling up our irreplaceable farm land. Many provinces and municipalities are facing up to this threat by introducing planned urban and regional development -- often involving the creation of planned new communities. Sometimes these communities are related to large urban centres, sometimes they are places identified as centres of future economic growth, or more remote communities which owe their existence to the occurrence of natural resources -- such as mining or lumbering communities. The Federal Government wants to support and encourage this kind of initiative in all of the provinces.

In offering support and encouragement for provincial initiatives in urban and regional planning, I can assure you co-operation and assistance in all of the federal activities -- transportation, harbors, immigration, manpower, public works, land-ownership, as well as housing itself -- which have an impact on urban areas. We want, through the tri-level process of consultation, to see that all of these activities complement good urban planning.

A new way in which we can be helpful, within a provincial government's urban development strategy, is the New Communities program which will offer assistance in financing the cost of buying, planning and servicing land for new communities.

An important aspect of community problems are those concerned with land -- the problem of rising prices, the problems of servicing land and the problems of orderly development.

Land prices continue to rise at such a rate that even people of moderate income find that their modest expectations of being able to buy a good house in which to raise their children are getting beyond their reach.

I am suggesting to you that, in such a situation, all of the governments in Canada have a responsibility to intervene. I am proposing that we -- the federal, provincial and municipal governments -- through the public assembly of land, get into the market on such a scale that we will have a decisive influence on the supply and cost of residential land.

As an indication of the Federal Government's support for this initiative -- and a reflection of its sense of urgency -- I can tell you that we are prepared to commit not less than \$100 million a year for at least the next five years to the public assembly of land, including aids for new communities.

These funds, of course, would be in addition to the \$125 million which the Federal Government already provides for sewage treatment and which is also a critical factor in land costs and land development.

Beyond the commitment of funds, however, the Federal Government is profoundly interested in the deliberate and careful development, on a tri-level basis, of a coherent strategy for urban land development in this nation. We need to engage in an intense consultation and analysis in a number of important questions related to land, including the following:

- * the level and allocation of federal and provincial investment in land and services,

- * objectives and guidelines for public land-banking and development,

- * ways and means of co-ordinating federal, provincial and municipal activities directed towards moderating land prices on a market basis,

- * effects of federal, provincial and municipal taxes on the price and availability of land.

I would like to propose that we begin this examination right away, at the official level, so that a report will be ready for our consideration at the next tri-level conference in November of this year.

Sewage Treatment

Related to this whole question of land planning and land costs, as I have mentioned, is the matter of sewage treatment. In that connection, I would like, first, to give you my assurance that the Federal Government's Sewage Treatment Assistance Program will not be allowed to die when some of its provisions expire by statute in March, 1975.

We have already begun our own review of this program. It is also under study by a federal inter-departmental committee which is looking at its objectives and its relevance to future needs. I expect that the committee's analysis and advice will be available soon and will be useful to me in formulating my recommendations to my Cabinet colleagues. I anticipate that I will be in a position to make an announcement regarding a new program before June. I would be very pleased, as soon as possible before that time, to have the views of all the governments -- and of industry and the public as well.

HOUSING

I would like to deal now with housing problems and challenges -- not so much as part of the community -- but in terms of the individual and his family and their needs. I mentioned housing problems as those of availability, accessibility, and quality and all of these problems are attacked by proposals regarding the National Housing Act, which we will deal with later on the agenda. I won't go into them in detail now.

On the subject of accessibility, however, I would like to remind you about the high priority which the Federal Government has placed, in recent years, on housing for low-income people. This kind of housing now receives by far the largest share of Central Mortgage and Housing Corporation's capital budget.

Funding Levels

I can give you the assurance now -- and I think this will be of particular interest to you -- that it has been agreed, for the next few years at least, that Federal Government funds for low-income housing will not sink below the high level of commitment which was achieved in 1972.

Developmental Projects

With regard to activity aimed at improving the quality of housing, I would like to mention first, our proposals for initiating developmental projects in the area of new housing and community forms. These projects would include experimental, demonstration and pilot projects. They will be conducted by Central Mortgage and Housing Corporation directly or may be

undertaken by CMHC jointly with other governments or agencies or with private industry. The Corporation will be empowered, where it is appropriate, to underwrite the financial risks that may be involved in innovative projects.

My intention is that these developmental projects will be part of a structured series of experiments taking place across the country. They will be concerned not simply with physical and technological problems but with social and environmental aspects, as well. I am proposing that the results of these projects should be made available to the public and particularly to architects, planners, manufacturers, builders, scholars and others who have a special concern with the subject.

Purchaser Protection

In this same area, with regard to the quality of housing, discussions have been under way for some time now between CMHC and the building industry about ways of giving purchasers of housing some form of protection or warranty. It has always amazed me that a person who buys a car or a television set or even a steam iron is provided by the manufacturer or the dealer with all manner of warranties and guarantees.

And yet, when he comes to buy a house -- the biggest purchase most of us make in our lifetime -- it's simply a case of "buyer beware". I hope, in the near future, to be able to announce to you some measures leading to the institution of such a system.

In the meantime, as a step in this direction, I am proposing to amend the National Housing Act to deal with one specific problem which some people encounter in buying a house. CMHC would be allowed, where a builder fails to complete a dwelling he has sold, to advance the purchaser money out of the Mortgage Insurance Fund to finish his house.

PLANNING FOR THE FUTURE

I would like now to deal with another problem -- or group of problems -- which we must confront in dealing with housing in the 1970's. These are problems involved in planning for good housing and good communities.

I have been speaking, until now, mainly about problems that are clearly before us and on which we are taking action. But not all problems are so clearly defined and we must be constantly scanning the horizon for emerging problems so that we can anticipate them and head them off.

The Elderly

I might mention two of these problems, as examples. Changes in the age structure of the Canadian population, for instance, are likely to present a challenge to us, especially in the last few years of the decade. Elderly people are going to represent a substantially greater proportion of the total population and the demand for senior citizen's housing will be very much greater. Housing for elderly people already receives a significant volume of funds but the prospect is that, within the next few years, it will have to be multiplied.

Rural Depopulation

We are aware, also, that a variety of factors, have led to the gradual depopulation of many areas across Canada. These include the industrialization of farming, the improvement of rural communications and transportation, the increase in consumer expectations, and the decline of some types of industries. The loss of confidence in a community tends to be catching; potential leaders are often among the first to go. By mid-decade, the whole process may have accelerated beyond some critical point of no return for a great many hinterland areas.

This is a problem which causes me a great deal of concern, as I know it does to many provinces and municipalities. Because of its wide implications, it is one that deserves the best efforts of several federal departments and agencies, working in concert with provincial and municipal governments and within well developed provincial land strategies.

We can not wait until these problems are upon us. I am confident that, if we begin now and work together, we will be armed to deal with them. In this area, as in others, the Federal Government is prepared to play its part in putting plans into action.

Housing Needs Study

One of our first requirements, if we are to plan intelligently for the future, is to build our store of knowledge about housing, living conditions, and human needs, as they exist now.

The municipal delegation to the first national tri-level conference in Toronto last October pointed out, in very strong terms, the inadequacy of our knowledge of housing needs. It pointed out that estimates are largely based on aggregate national data and apply to Canada as a whole. There was no estimate of need by region, province or municipality.

The delegation's brief said -- and I quote:

"There are no national guidelines for unit targets -- and, therefore, program activity and funding -- in each area... There is no adequate guide for the distribution of provincial investment in housing between municipalities. And the municipalities themselves, have no guidelines for new unit construction."

End of quotation. And I think, by and large, I agree with this assessment of the state of our knowledge about housing in Canada.

The delegation's brief also pointed out -- and again I quote:

"Some provinces have attempted to assess provincial need for housing, but few have applied any systematic method. Housing need surveys can be extremely costly and involve sophisticated skills. Few municipalities have been in a position to undertake such studies." End of quote.

If that's what's needed -- a systematic method, sophisticated skills, and money -- let's get them, and put them to work.

Certainly we can't begin to plan and build for the housing needs of a country as large, as diversified and complex as our own, with blunt statistical instruments.

We need to know much more about the precise nature, location and extent of Canada's housing needs. And this can not, obviously, just be a count of bedrooms and bathrooms and the condition of the building -- important as this information is. It must be related to the human condition as well in terms of people's age, their income, the size of their family, and whatever other information that can be collected and measured to indicate the kind of housing they are likely to need. This information needs not only to be collected and analyzed, but continually updated and appraised to provide us with the current picture of housing in Canada, as a basis for policy and program development and allocation of resources.

To this end, I am proposing -- as an urgent necessity -- a four point nation-wide program of housing studies, using the 1971 Census as a base. This program includes:

- * during 1973-74 a full-scale analysis and assessment of Canada's housing needs as a basis for present programs and future forecasts,

- * preparation by the Federal Government in consultation with other governments, of pre-processed and coherently assembled data packages related to housing and community needs from the 1971 Census,

- * preparation of an annual report on "the state of housing and communities" in Canada which brings together in one place all the relevant indicators of progress in living conditions,

- * provision of Federal funds and wherever possible, those of other governments as well, to co-operatively conduct needs studies in localities across the country.

As I have suggested, the Federal Government feels these studies are an essential base on which to build housing programs and strategies for the future. As its financial contribution, the Federal Government is prepared to commit \$1.5 million in research funds in support of the project.

CONSULTATION

The final subject I would like to deal with this morning is the way in which we, as governments, will relate to each other and work together to attack the housing problem of the 1970's. In this area are such matters as the planning and implementation of programs, the development of policies, the conduct of research, and the allocation of financial resources. In all of these concerns, I am anxious to establish a closer, more open, more systematic process of consultation and co-operation.

Three-year Funding

I would like to put to you now one proposal on which I am prepared to consult immediately and which I think could have many significant implications.

The Federal Government is prepared, in order to give the provinces more assurance about the level and continuity of federal funding, to plan its commitments over a three-year period, with annual adjustments, instead of the present year-by-year arrangements.

This proposal represents a major change in the practice of CMHC and in the policy of the Federal Government in regard to funding housing programs. It is a trend away from the cyclical financing which has presented a serious obstacle to long-term planning both by governments and industry. It seems to me a more stabilized flow of funds -- together with the Government's assurance to maintain the high 1972 funding level for low-income housing -- presents a good opportunity for more effective consultation and planning, not only about dollars, but programs and priorities, as well.

There are other areas, I am sure, in which we can improve our operational relationships and I am prepared to discuss with you, during these two days, how we can begin to focus on them.

I hope and expect that you will have methods to propose for improving communications between us. For my part, I would suggest to you, as a beginning, that we should meet on an annual basis, say, in November of each year. These meetings could be associated with the annual tri-level conference on urban affairs. I think my views about the importance of involving the municipalities -- and particularly the great Canadian cities -- in the process of policy development and program planning, are well known. All I can say in that regard is that I sincerely hope -- in fact, I consider it most urgent -- that some acceptable way may be found to include the municipalities in our deliberations.

In addition to our annual ministerial meetings -- and perhaps equally important -- I would propose that our senior officials would meet more frequently, and in a more formal way during the year -- perhaps on a regional as well as a national basis -- to carry out the decisions and directions that may arise from the annual meetings. I would expect that the officials would be concerned, among other matters, with putting into action joint research and development projects, identifying emerging problems, and preparing specific action programs for the ministers' consideration.

I do not propose to deal at such length with all of the items on our agenda. I felt, however, that I should take the opportunity, at the outset of this conference, to give you some indication of the importance which the Federal Government attaches to these deliberations and to share with you some of the areas in which I hope we will be able to achieve some understanding and agreement leading to significant action.

